



Ongakhetha kukho uma uthatha umhlalaphansi kumqashi

Ukuqinisekisa ukuphila kahle
ngokwezezimali impilo yakho yonke



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Kulesi sigaba sempilo yakho yokusebenza, uzothanda ukwazi kabanzi ngokuthi yini evuleleke kuwe ngokuphathelene nokuthathathwa kwakho umhlalaphansi. Uma ukhetha ukuthenga impesheni, uzobe usuthanda ukwazi ukuthi yiluphi uhlobo lwempesheni okungenzeka ikufanele. Kule ncwajana, sikukhombisa ongakhetha kukho okwehlukene, sikhuluma ngokusemqoka okuhle kanye nokungekuhle kongakhetha kukho ngakunye.

Thatha umhlalaphansi manje noma ekuhambeni kwesikhathi?

Ngabe bewazi?

Ukuthatha umhlalaphansi uma usuneminyaka yobudala engama-65 kunokuthi uwuthathe uneminyaka yobudala engama-55 kungacishe kuhinde kabilo indawo obekwa kuyo kanye neholo lako lokuthatha umhlalaphansi.¹

Uma iholo lako lempesheni lingu-R10 000 futhi indawo obekwa kuyo ingu-30% eminyakeni yobudala engama-55, uzothatha umhlalaphansi ngo-R3 000 ngenyanga. Uma kualokho uthatha umhlalaphansi usuneminyaka yobudala engama-65, indawo obekwa kuyo kungenzeka iphindwe kabilo futhi uzothatha umhlalaphansi cishe ngo-R6 000 ngenyanga.

**IMINYAKA
YOBUDALA
ENGAMA**

55

Indawo
obekwa kuyo
30%

**IMINYAKA
YOBUDALA
ENGAMA**

65

Indawo
obekwa kuyo
60%

Thatha umhlalaphansi
ngo-R3 000 ngenyanga

Thatha umhlalaphansi
ngo-R6 000 ngenyanga

Ukuthatha umhlalaphansi eminyakeni emibili ngaphambi kwaloko, isibonelo uma uthatha umhlalaphansi eminyakeni yobudala engama-63 kunokuba uwuthathe kwengama-61, kungengeza **u-8% ukuya ku-15%** weholo lokuthatha umhlalaphansi.¹

Ucwanningo luka-2018 Iwe-1 Member Watch™

Imali okulindeleke ukuthi itholakale uma ethatha umhlalaphansi isekelwe kuloko okucatshangelwayo: **Ukugcinwa kwemali:** akukho zimali ezikhishwe esikhwameni noma ezikhwameni zakuthatha umhlalaphansi ngaphambi kwaloko | **Izinga lokukhokha:** cishe u-12% weholo langonyaka | **Ukukhuphuka kweholo kwaminyaka yonke:** ukukhuphuka kwenani lentengo + 2% | **Inzuzo yemali etshaliwe:** ukukhuphuka kwenani lentengo + 4.5% | **Okophokophelwe:** u-75% wokuphuka kwenani lentengo njengemali ekhuphuka eholweni lempesheni. | **Ubulli:** owesilisa

Ukubaluleka kokwelulekwa

Ukuthola ulwazi kanye nokwelulekwa oluqondene nawe uqobo komunye wethu oveluleka ngezimali oqequeshiwe kungaholela ekuthatheni izinqumo ezingcono futhi kuthuthukise nokuthatha kwakho umhlalaphansi ngempumelelo:

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ONGAKHETHA
KUKHO

A

Ukulululisela esikhathini esizayo

(Ukuthatha umhlaphansi
ekuhambeni kwesikhathi)

Lokhu kuchaza ukuthi uzothatha
umhlaphansi kumqashi wakho
ngeminyaka yobudala yokuthatha
impesheni yenkompani yakho,
kodwa ugcine imali yakho oyigcinele
umhlaphansi yongiwe.

Yini okumele uyibhekelele uma ukhetha ukudlulisela esikhathini esizayo ukuthatha imali yomhlaphansi esikhwameni somqashi wakho:

- Wena kanye nomqashi wakho angeke nikhokhele isikhwama sakho.
- Angeke uze ube nemihlomulo efanayo, efana nomshwalense wokuvikela impilo noma ukukhubazeka.

Icebo: Xoxisana ngongakhetha kukho kokuqhube ka nokweluleka ngezimali.

- Imali yakho oyongile izohlala igcinwe esikhwameni.
- Kuzoba khona izimali ezikhokhiselwa ukutshala izimali kanye nezindleko zokwengamela.
- Inzuso eyenziwe imali etshaliwe enhle noma engeyinhle izokwengenzwa noma idonswe emalini yakho etshaliwe esikhwameni kuze kube usuku onquma ngalo ukuthatha imali yakho oyogele ukuthatha umhlaphansi.

Ungakwazi:

Ukudlulisela esikhathini esizayo NGAPHAKATHI esikhwameni

Gcina imali yakho esikhwameni sokuthatha umhlaphansi somqashi wakho kuze kube usukulungele ukuthatha umhlaphansi. Imihlomulo kungaba ukuthi izimali ezikhokhiswayo kanye nezindleko kungenzeka kube phansi kunokunye ongakhetha kukho.

Imali yakho izohlala itshalwe kulelo hlelo lokutshala imali obuvele utshale kulo imali ngeminyaka yakho yokuthatha umhlaphansi, ngaphandle uma utshale imali kuhlobo oluvalelekile noma uma ushintsha indlela otshala ngayo imali.

Ungakwazi:

Ukudlulisela esikhathini esizayo NGAPHANDLE kwasesikhwameni

Udlulisela imali yakho esikhwameni somshwalense wokuthatha umhlaphansi esigunyaziwe (noma isikhwama sokugcina imali yokuthatha umhlaphansi kusukel ngomhlaka-1 Mashi 2019) kuze kube usukulungele ukuthatha umhlaphansi.

Uma unquma ukudlulisela kwesinye isikhwama, cabanga ngezimali ezikhokhiswayo kanye nokuthi ungaqhube ka yini ukhokhe ezinye izimali. Uma kusekhona imibuzzo onayo, sicela uxoxisane noweluleka ngezimali.





ONGAKHETHA
KUKHO

B

Thatha impesheni

(uma uthatha umhlalaphansi)

Uma ufunu ukuqala
ukuthola iholo kusukela ngesikhathi
ufinyelela eminyakeni yobudala
yokuthatha impesheni yenkampani
yakho, ungathatha impesheni.
Kukhona izinhlobo ezimbili
zempesheni ongakhetha kuyo:

- 1 Impesheni eqinisekisiwe
(impesheni yempilo yonke)
- 2 Impesheni ebhekelela
impilo

Kukhona okwehlukene ongakhetha kukho okuvuleleke kuwe.

Okuncike ekutheni ngabe uthatha umhlaphansi esikhwameni okukhokha kuso wena nomqashi noma kwesempesheni noma esikhwameni somshwälense wempesheni. Lokhu ongakhetha kukho yilokhu:

Izikhwama somhlaphansi okukhokha kuzo wena kanye nomqashi	Izikhwama zempesheni noma zomshwälense wokuthatha umhlaphansi
Ungathatha imali yakho yonke esesikhwameni njengokheshi.	Ungathatha ingxenyen yokukodwa kokuthathu kwemali yakho esesikhwameni njengokheshi.
Ungasebenisa enye yemali yakho esesikhwameni njengokheshi bese usebenisela esele ukuthenga impesheni.	Kumele usebenzise okungenani izingxenyen ezimbili kokuthathu zemali yakho esesikhwameni ukuthenga impesheni.
Ungasebenisela yonke imali yakho ukuthenga impesheni.	Ungasebenisela yonke imali yakho ukuthenga impesheni.

Yini okumele uyicabange ngaphambi kokukhetha ukuthatha impesheni:

- ⌚ Ziyini izindleko zokuphila?
- ⌚ Uzodinga malini zinyanga zonke?
- ⌚ Ngabe ungakwazi ukuvulela imali yakho oyongile ezimaketheni ezingazinile isikhathi esifushane futhi uhlale utshale izimali ezimakethi isikhathi esijana?
- ⌚ Ngabe injani impilo yakho? Kuzokwenzekani uma uphila isikhathi eside kunaleso obusilindele?

Ukwazi konke lokhu kuzosiza ukukunika umhlahlandela ngookuphathelene nokuthi imuphi umshwälense wokuthatha umhlaphansi ohlangabezana nezidingo zakho.

Ukubaluleka kokwelulekwa

Oweluleka ngezimali angakusiza ukuthi uqonde umehluko phakathi kwemikhiqizo eyahlukene kanye nezisombululo bese unquma ukuthi ikuphi okukulungele. Angakusiza futhi ngokwengamela okubalulekile kuwe okubizwa phecelezi ngokuthi yi-trade-off. (I-trade-off yilapho ukhetha khona phakathi kokuphokophele okubili noma ngaphezulu okubaluleke ngendlela elinganayo kuwe, ngenxa yokuthi unezinsiza ezilingene futhi ungeke ukwazi ukuthatha konke ongakhetha kukho ngesikhthi esisodwa).

Oweluleka ngezimali angakusiza ukuthi uthole izindlela zokuzuza okuningi kulokho okuphokophele futhi assize ukuqinisekisa ukuthi awuncami okuphokophele okubaluleke kakhulu ngenxa yokuphokophele okungabalulekanga kangako

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Ongakhetha kukho ngokuphathelene neholo lakho lempesheni

Leli khasi kanye nelilandayo azokunikeza umbono jikelele wezinye zezihlobo zempesheni ongakhetha kuyo. Khuluma noweluleka ngezimali ngaphambi kokuthi uthathe noma yisiphi isinqumo.

Impesheni eqinisekisiwe (impesheni yempilo yonke)

Ingozi
ibhekelewa
ohlinzeke
ngomshwalense



Iholo

- Iqinisekiswe impilo yonke.
- Iholo lakho angeke lehle nanini.



Abaqokelwe ukholumula

- Obaqokele ukuthi bahlomule kungenzeka bathole kuphela umhlorulo esikhathini esiqinisekisiwe esikhethiwe.



Ingozi yokutshala imali

- Akukho ngozi ngokuphathelene nokutshala imali (ngaphandle komshwalense onika inzalo).
- Iholo lakho liqinisekisiwe



Ukuvumela izimo ezithile

- Ayivumeli izimo ezithile.
- Uhlobo lwakho lweholo alushintshi impilo yakho yonke uma usukhethe uhlobo oluthile lweholo.



Ukukhuphuka kwenani lentengo

- Imali yakho kungenzeka iphelelwe Amandla okukwazi ukuthenga uma ungakhethi impesheni ehambisana nokukhuphuka kwenani lentengo.

Izinhlolo zezihlobo eziqinisekisiwe (impesheni yempilo yonke)

1

Ukukhupha kwemali okubekwe emkhawulweni othile

- Khetha inani lokukhuphuka kwemali ngonyaka, isibonelo u-3%, u-5% noma u-10%.
- Uma inkulu imali oyikhuphulayo, lizoba lincane iholo lokuqala ozolithola.

2

Enenzalo

- Indlela okusebenza ngayo imali etshaliwe kunomthelela ekukhuphuleni imali.
- Imali ekhushulwayo inqunywa inkampani yomshwalense ngokusekela endleleni okusebenze ngayo izimali ezitshaliwe.
- Imali yakho ekhushulwayo kungenzeka ibe ngaphezulu noma ngaphansi kokukhuphuka kwenani lentengo

4

Okuhambisana nokukhuphuka kwenani lentengo

- Iholo lakho liqinisekisiwe ukuthi lizohambisana nokukhuphuka kwenani lentengo.
- Ukukhuphuka kwemali kusekelwe ekukhuphukeni kwenani lentengo onyakeni.

Izinga

- Uthola inani elifanayo leholo impilo yakho yonke.
- Iholo lokuqala liphezulu uma kuqhathaniswa nokunye ongakukhetha.
- Ukukhuphuka kwenani lentengo kwehlisa Amandla akho okwazi ukuthenga.

Ongakhetha kukho ngokuphatelene neholo lempesheni

Sincoma ukuthi ukhulume noweluleka ngezimali ozokusiza ukuthi uqonde izingozi kanye nemihlomulo yalokhu ongakukhetha.

Impesheni ebhekelela impilo

Ingozi
ibhekelela
nguwe



Iholo

- Iholo ongalikhipha lingaba noma ubani phakathi kuka-2.5% ukuya ku-17.5% wemali ephelele etshaliwe.
- Ukhetha izinga lakho leholo.
- Kukhona ingozi yokuthi ungaphila isikhathi esengeziwe kunemali oyongile.
- Iholo lakho aliqinisekisiwe impilo yakho yonke.
- Iholo lakho kungenzeka lehle ngemva kwesikhathi esithile uma ukhipha imali engaphezu kokukhula kwemali oyitshalile.



Ukushiyela imali okumele bahlomule

- Ungakhetha okumele bahlomule abazothola noma iyiphi imali esele emalini yakho etshaliwe uma ushona



Ingozi yokutshala imali

- Ukhetha izinhlelo zakho zokutshala imali.
- Kukhona ingozi yokuthi imali yakho etshaliwe kungenzeka ingasebenzi kahle.



Ukuvumela izimo ezithile

- Ivumela izimo ezithile.
- Ungakhetha ukukhuphula noma ukwehlisa iholo lakho kanye njalo ngonyaka, ngosuku lwasikhumbuzo lwemali etshaliwe.



Ukukhuphuka kwenani lentengo

- Imali yakho kungenzeka iphelelwane amandla okukwazi ukuthenga uma imali etshaliwe ungakhethi impesheni ehambisana nokukhuphuka kwenani lentengo.

Ukubaluleka kokwelulekwa

Ukubaluleka kokwelulekwa ngokuphatelene nezimali oweluleka ngezimali oqequeshiwe akumele kubukelwe phansi futhi kukhuthazwa kakhulu.

Bayilaba:

- bangongoti emkhakheni wabo futhi bazinikele ekusizeni abanye ukuthi bafinyelele kulokho abakuphokophele ngokuphatelene nezimali
- baqoqa ulwazi olufanele ngokuphatelene nokukusiza ukuthi wenze ibalazwe lohambo lwevezimali lakho nokuthi uthathe izinqumo ngokuphatelene nendlela efanele ukudlula zonke okumele uyithathe
- bahlola amathuba okuthi ungakwazi yini ukufinyelela kulokho okuphokophele kanye nalokho okufisayo ngokuphatelene nokuthatha umhlalaphansi bese bekusiza ukuthi ulungise isimo sakho ukuze uthole imihlomulo eseizingeni eliphezulu emalini yakho oyithole kanzima oyongile
- bazohlola nezinye izidingo zakho uma usuthathe umhlalaphansi bese benza izincomo ezifanele.



I-AFRIS isikhwama sokucina imali yokuthatha umhlalaphansi esibhekelela impilo esivuleleku kuwe uma isikhwama sakho sesiqalise i-AFRIS. Kungenzeka uhlomule ngokuphatelene nokungakhoki izimali ezikhokhiswayo ezinkulu kulokhu ongakukhetha. Thinta u-Alexander Forbes ukuze uthole ukuthi ngabe ufanele yini ukuthola lokhu ongakukhetha.

Yini enye okumele uyazi

Uyikhokhiswa kanjani intela uma uthatha ukheshi.

Empilweni yakho yonke, ungathatha inani eliphelele lemalieyongelwe ukuthatha umhlaphansi engu-R500 000 engakhokhiswa ntela uma uthatha umhlaphansi. Kodwa-ke, zonke izimali ozikhiphya njengokheshi (ezingaphezu kuka-R25 000) ngaphambi kokuthatha umhlaphansi zizokwehlisa leli nani2. Ukuthi ukhokhiswa intela yamalini kuncike ekutheni uthatha malini nokuthi uyithatha nini.

Izinga lentela likhonjiswe kumathebula entela angezansi.

Uma uthatha umhlaphansi	
Inani lemalieyithathayo	Izinga lentela
U-R0 ukuya ku-R500 000	0%
U-R500 001 ukuya ku-R700 000	18%
U-R700 001 ukuya ku-R1 050 000	27%
U-R1 050 000 ukuya phezulu	36%

Uma u-SARS esho inani lentela okumele ulikhokhe ethebuleni, uzobhekelela izimali eziyisamba ezingukheshi ezithathwe phambilini ezikhwameni zokuthatha umhlaphansi kanye nemihlomulo yokuyeka evela kumqashi wakho.

Izimali ezikhokhiswayo kanye nezimali okumele uzikhokhe.

Izimali ezikhokhisela ukwelulekwa

Imali ekhokhelela ukwelulekwa kokuqala

Lokhu okokwelulekwa kwakho kokuqala oweluleka ngezimali oqequeshiwe. Iyiphesenti elithile lemalieyitshalayo futhi ukuthi iphesenti lizoba yimalini kuncike kuwe kanye nalowo okucebisayo.

Imali ekhokhisela ukwelulekwa yangonyaka

Le mali idonswa zinyanga zonke emalini yakho oyitshalile. Iphesenti lemaliekhokhiswayo nivumelana ngalo wena kanye nokwelulekayo.

Izimali ezikhokhisela ukwengamela

Lezi yizimali ezikhokhelwa owengamele isikhwama. Lezi zimali ezikhokhiswayo zibalwa futhi zidonswa zinyanga zonke emalini yakho oyitshalile.

Izimali ezikhokhiswayo zokwengamela imali etshaliwe

Lezi yizimali ezikhokhiswayo kanye nemali okumele ikhokhwe yabengamele izinhlobo zokutshala izimali. Azibhalwanga kumapheshana alokho okungamaqiniso kwesikhwama kohlobo lokuthala imali ngalunye futhi kungenzeka kushintshe njalo ngemva kwesikhathi esithile.

Intela yentengo (VAT) ifakwa ezimalini ezikhokhiswayo lapho kufanele khona.

Icebo elibalulekile

Njengoba usushiya umqashi wakho kungenzeka ukuthi uphinda ukucabanga ngezinto eziningi. Nazi ezinye zezinto ezingamaqiniso ongacabanga ngazo ukuze wenze ngcono inhlakahle yakho ngokuphathelene nezezimali:

- ⌚ gcina imali yakho oyongele ukuthatha umhlaphansi lapho ungakwazi khona
- ⌚ khokha imali eningi ngeandlela ongakwazi ukwenza ngayo ngokuphathelene nokonga imali
- ⌚ qinisekisa ukuthi uvikelekile ngokuphathelene nezimo eziphuthumayo ngokuba nomshwalense kanye nemali eyongiwe eyanele
- ⌚ ngamela izikweletu ngendlela esebezayo
- ⌚ xoxisana noweluleka ngezimali ukuze akusize ukuthi ubeki eqhulwini izidingo zakho nokuthi uthathe izinqumo ezikufanele.

Sithinte

Imibuzo ngokuphathelene ne-sikhwama sakho sokuthatha um-hlalaphansi

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Ulwazi olukule dokumenti oluka-Alexander Forbes, Akumele ukopishe, usabalalise noma ulungise noma iyiphi ingxene yale dokumenti ngaphandle kwemvume ebhalwe phansi esho lokhu yakwa-Alexander Forbes. Alexander Forbes Financial Services (Pty) Ltd (FSP 1177 kanye nenombolo yokubhaliswa 1969/018487/07)



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